## Chapter 3 Claims

Claims 1-39 (canceled)

Claim 40 (New) What is claimed is the improved method of using a computer to calculate scenarios of economic variables where the old method of using a computer to generate economic scenarios consists of

- a. entering data related to the stochastic process parameters into the computer using one of a plurality of a text editor, computer interface, disk, file, computer memory, external source, (or electronic means)
- b. state variable generation on the computer, which consists of the steps of one of a plurality of initializing needed memory and using previously initialized memory, iterating over said scenarios using one of a plurality